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UTILITY PATENT APPLICATION TRANSMITTAL (for nonprovisional applications under 37 C.F.R. § 1.53(b))		Attorney Docket No. CRNC.103792
		Express Mail No. EV 369936678 US

<p>TO: Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450</p> <p>Inventor(s): Douglas S. McNair</p> <p>Title: SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE AND TIME</p>	<p>PLEASE ASSOCIATE APPLICATION WITH CUSTOMER NO. 05251</p>
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Enclosed are:

<input type="checkbox"/>	Non-Publication Request Under 35 U.S.C. § 122(b)(2)(B)(i)			
39	pages of specification including abstract			
2	sheet(s) of drawings			
<input type="checkbox"/>	an assignment of the invention to:			
<input checked="" type="checkbox"/>	Declaration of Inventor(s):(Unexecuted)	<input checked="" type="checkbox"/>	Newly executed	<input type="checkbox"/> Copied from a prior application (for contin/div)
<input type="checkbox"/>	Incorporation by Reference: the entire disclosure of the prior application, from which the copy or copies of the oath or declaration is supplied, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.			
<input type="checkbox"/>	Information Disclosure Statement/PTO-1449/Copies of IDS citations.			
<input checked="" type="checkbox"/>	Benefit is claimed under 35 U.S.C. 119(e) of U.S. Provisional Application No. 60/446,692; filed February 11, 2003.			
<input type="checkbox"/>	Other:			

If a Continuing Application: Check appropriate box, and supply the requisite information below:

<input type="checkbox"/> Continuation	<input type="checkbox"/> Divisional	<input type="checkbox"/> Continuation-in-Part (CIP)	of prior application no.
*Prior application information:		Examiner:	Group Art Unit:

CLAIMS AS FILED

	NUMBER FILED	NUMBER EXTRA	RATE	FEE
BASIC FEE			\$ 770	\$ 770.00
TOTAL CLAIMS	1- 20 =	-0-	X \$ 18	\$ -0-
INDEPENDENT CLAIMS	0- 3 =	-0-	X \$ 86	\$ -0-
MULTIPLE DEPENDENT CLAIM PRESENT			\$ 290	\$ -0-
* Number extra must be zero or larger			TOTAL	\$ 770.00
	If applicant has small entity status under 37 CFR 1.9 and 1.27, then divide total fee by 2, and enter amount here.		SMALL ENTITY TOTAL	\$

<input type="checkbox"/>	Assignment recordal fee enclosed	\$	
		TOTAL DUE	\$ 770.00

<input checked="" type="checkbox"/>	A check in the amount of \$ 700.00 to cover the filing fee and assignment recordal is enclosed.
	Commissioner is hereby authorized to charge/credit Deposit Acct. No. 19-2112 as described below. Enclosed is a duplicate of this sheet.

<input type="checkbox"/>	Charge the amount of \$ as filing fee.
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<input checked="" type="checkbox"/>	Charge any additional filing fees required under 37 CFR 1.16 and 1.17.



Signature

Date January 5, 2004

Name: Michael J. Gross, Reg. No.: 35,528